

IN THE CLAIMS

Please amend the claims as follows:

Claims 1-24 (Canceled).

Claim 25 (New): A computer-based risk detection system comprising:
a server connected to a communication network;
means for receiving on the server risk information from geographical distributed computerized data sources located in first geographical areas via the communication network, the risk information including an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with one of the first geographical areas;
means for storing received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas;
means for storing correlation factors associated with geographical areas and/or stored data about spreading patterns;
detection means for detecting a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the stored correlation factors and/or data about spreading patterns; and
signaling means for providing to an interface output data depending on the detected emerging risk and the second geographical areas.

Claim 26 (New): A risk detection system according to claim 25, wherein the interface is part of the risk detection system, the interface is configured to store the output data

provided by the signaling means, and the interface and the output data stored therein are accessible to devices external to the risk detection system.

Claim 27 (New): A risk detection system according to claim 25, further comprising stored area attributes, and wherein the detection means is configured to detect the emerging specific risk based on stored area attributes associated with the one of the first geographical areas and with the second geographical areas.

Claim 28 (New): A risk detection system according to claim 25, wherein the detection means includes an expert system configured to detect the emerging specific risk based on stored rules.

Claim 29 (New): A risk detection system according to claim 25, further comprising a database, wherein the means for storing received risk information is configured to store the received risk information in the database, and the detection means is configured to detect the emerging specific risk by periodically extracting risk information stored in the database.

Claim 30 (New): A risk detection system according to claim 25, wherein the detection means is configured to generate automatically a message to an administrator upon detection of an emerging specific risk.

Claim 31 (New): A risk detection system according to claim 25, wherein the specific risks include risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political, and/or economical systems, and the risk detection system

further comprises means to relate a detected emerging risk to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 32 (New): A risk detection system according to claim 25, wherein the risk information includes information relating to a relative impact of an identified specific risk on a technical product, a technical system, and/or an insurance product, and the signaling means is configured to include in the output data provided to the interface state information or instructions.

Claim 33 (New): A computer program product comprising:
computer program code means for controlling one or more processors of a computer-based risk detection system such that:

the server receives risk information from geographical distributed computerized data sources located in first geographical areas via a communication network connected to the server, the risk information including an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with one of the first geographical areas,

the server stores the received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,

the server stores data about spreading patterns and/or correlation factors associated with geographical areas,

the server detects a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the stored correlation factors and/or data about spreading patterns, and

the server provides to an interface output data depending on the detected emerging risk and the second geographical areas.

Claim 34 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server stores the output data in the interface, the interface being located in the server, and such that the server provides to devices external to the server access to the interface and to the output data stored therein.

Claim 35 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server stores area attributes, and the server detects the emerging specific risk based on stored area attributes associated with the one of the first geographical areas and with the second geographical area.

Claim 36 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server stores rules for an expert system, and such that the server executes the expert system, the expert system being configured to detect the emerging specific risk based on the stored rules.

Claim 37 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server stores received risk information in a database, and such that the server detects the emerging specific risk by periodically extracting risk information stored in the database.

Claim 38 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server generates automatically a message to an administrator upon detection of an emerging specific risk.

Claim 39 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server processes risk information related to risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political, and/or economical systems, and such that the server relates a detected emerging risk to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 40 (New): A computer program product according to claim 33, further comprising computer program code means for controlling the processors of the server such that the server receives and stores the risk information, the risk information including in addition information relating to a relative impact of an identified specific risk on a technical product, a technical system, and/or an insurance product, and such that the server includes in the output data provided to the interface state information or instructions.

Claim 41 (New): A computer-based method for detecting risks, comprising:
transmitting from geographically distributed computerized data sources located in first geographical areas via a communication network risk information to a server, the risk information including an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with one of the first geographical areas;

receiving on the server the risk information transmitted by the geographical distributed computerized data sources;

storing by the server of received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas;

storing in a memory data about spreading patterns and/or correlation factors associated with geographical areas;

detecting by the server a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first geographical areas and based on the stored correlation factors and/or data about spreading patterns; and

providing by the server to an interface output data depending on the detected emerging risk and the second geographical areas.

Claim 42 (New): A computer-based method according to claim 41, wherein the output data is stored by the server in the interface, and the interface and the output data stored therein are made accessible to devices external to the server.

Claim 43 (New): A computer-based method according to claim 41, wherein area attributes are stored in a memory, and the detecting the emerging specific risk is based on stored area attributes including correlation factors associated with the one of the first geographical areas and with the second geographical area.

Claim 44 (New): A computer-based method according to claim 41, wherein rules for an expert system are stored in a memory, and the emerging specific risk is detected by an expert system based on the stored rules.

Claim 45 (New): A computer-based method according to claim 41, wherein the received risk information is stored in a database, and the emerging specific risk is detected by periodically extracting risk information stored in the database.

Claim 46 (New): A computer-based method according to claim 41, wherein a message to an administrator is generated automatically upon detection of an emerging specific risk.

Claim 47 (New): A computer-based method according to claim 41, wherein included in the specific risks are risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political, and/or economical systems, and a detected emerging risk is related to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 48 (New): A computer-based method according to claim 41, wherein included in the risk information is information relating to a relative impact of an identified specific risk on a technical product, a technical system, and/or an insurance product, and state information or instructions are included in the output data provided to the interface.